

Case No: 11-20458-led

## UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADALAS VEGAS DivisionIn re: JOSHUA D KERNSCase No: 11-20458-ledChapter: 13Property Address: 5426 SPENCER STREET LAS VEGAS, NV 89119Last four digits of any number you use 3148  
to identify the debtor's account:

Court Claim No. (if known)

**STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 30

BANK OF AMERICA, N.A.("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated 1/13/2015 and filed as Docket N 72**Pre-Petition Default Payments**

Applicable option is checked.

Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's  
 Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

**Post-Petition Default Payments**

Applicable option is checked.

Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.  
 Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due: \$980.02

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

The amounts due identified on this statement may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

The person completing this statement must sign it. Sign and print your name and your title (if any), and state your address and telephone number if different from the Notice address on the proof of claim to which this Supplement applies:

Check the appropriate box

I am the Creditor       I am the Creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Statement in Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information and reasonable belief.

Print Name: Gregory L. Wilde, Esq.

Title Attorney for Creditor

Company Tiffany & Bosco, P.A., 15-70694

Address and telephone number (if different from notice address above):  
212 South Jones Blvd

Las Vegas, NV 89107

/s/Gregory L. Wilde, Esq.

Gregory L. Wilde, Esq.

*DP/L-#11552* February 2, 2015

(Date)

Telephone number: 702-258-8200 email: pocnotifications@tblaw.com

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

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**Schedule of Amounts Outstanding Pre-Petition Claim**

N/A

N/A

N/A

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**Schedule of Amounts Outstanding Post-Petition Claim**

Fee Description	Fee Date	Fee Amount
1 pymts @ 993.34 1/15 =	1/13/2015	\$993.34
Partial Balance @ \$13.32	1/13/2015	(\$13.32)

TOTAL DUE: \$980.02

1 **TIFFANY & BOSCO, P.A**

2 Gregory L. Wilde, Esq.  
3 Nevada Bar No. 004417  
4 212 South Jones Boulevard  
5 Las Vegas, Nevada 89107  
6 Telephone: 702 258-8200  
7 Fax: 702 258-8787  
nvbk@tblaw.com

8 Bank of America, N.A.  
9 15-70694

10 **UNITED STATES BANKRUPTCY COURT**  
11 **DISTRICT OF NEVADA**

12 In Re:

BK-S-11-20458-led

13 Joshua D. Kerns

Chapter 13

Debtor.

14 **CERTIFICATE OF MAILING**

15 1. On February 2, 2015, I served the following documents(s):

16 *STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT*

17 2. I served the above-named document(s) by the following means to the persons as listed below:

18 ■ a. ECF System

20 George Haines  
21 ghaines@hainesandkrieger.com  
22 Attorney for Debtor

23 Rick A. Yarnall  
ray13mail@LasVegas13.com  
24 Trustee

1  
2     ■ b. United States mail, postage fully prepaid  
3  
4  
5  
6  
7

Joshua D. Kerns  
5426 Spencer St.  
Las Vegas, NV 89119  
Debtor

I declare under penalty of perjury that the foregoing is true and correct.

Signed on (*date*): February 2, 2015

/s/Nancy Nunez  
SIGNATURE OF DECLARANT